

United States Bankruptcy Court
Northern District of IndianaIn re:
Andre Michael Richard
DebtorCase No. 19-31953-hcd
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0755-3

User: admin
Form ID: B318Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 30, 2020.

db +Andre Michael Richard, P.O. Box 236, Royal Center, IN 46978-0236
smg +Indiana Employment Security Division, 10 North Senate Street, Indianapolis, IN 46204-2201
14846239 +Cardmember Service, P.O. Box 6294, Carol Stream, IL 60197-6294
14846240 +City of Lewiston Ambulance, P.O. Box 617, Lewiston, ID 83501-0617
14846242 +Credit Bureau of Lewiston-Clarkston, Inc, P.O. Box 777, Lewiston, ID 83501-0777
14846241 +Credit Bureau of Lewiston-Clarkston, Inc, 1324 Idaho Street, Lewiston, ID 83501-2557
14846243 +Enterprise, P.O. Box 801988, Kansas City, MO 64180-1988
14846244 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010
14846249 +May M. Antone MD PC, 29275 Northwestern Hwy, Suite 200, Southfield, MI 48034-5744
14846250 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
14846251 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177
14846252 +St. Joseph Regional Medical Center, P.O. Box 84943, Seattle, WA 98124-6243
14846257 +THD/CBNA, One Court Square, Long Island City, NY 11120-0001
14846259 +Zurich, P.O. Box 4034, Schaumburg, IL 60168-4034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14846238 +EDI: TSYS2.COM Jan 29 2020 08:38:00 Barclays Bank Delaware, P.O. Box 8803,
Wilmington, DE 19899-8803
14847134 +E-mail/Text: daphne.slusher@co.cass.in.us Jan 29 2020 04:22:30 Cass County Treasurer,
200 Court Park, Room 104, Logansport IN 46947-3190
14847135 E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Jan 29 2020 04:23:57
Indiana Department of Revenue, Bankruptcy Section - MS 108, 100 North Senate Avenue,N240,
Indianapolis IN 46204
14846245 +E-mail/Text: DORBANKRUPTCYCOURTNOTICES@DOR.IN.GOV Jan 29 2020 04:23:57
Indiana Department of Revenue, 100 North Senate N-203, Indianapolis, IN 46204-2217
14846246 EDI: IRS.COM Jan 29 2020 08:38:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
14846247 +EDI: CHASE.COM Jan 29 2020 08:38:00 JPMCB Card, P.O. Box 15369,
Wilmington, DE 19850-5369
14846248 +EDI: CHASE.COM Jan 29 2020 08:38:00 JPMCB Card, 301 N. Walnut Street, Floor 9,
Wilmington, DE 19801-3971
14846253 +EDI: RMSC.COM Jan 29 2020 08:38:00 SYNCB/Amazon, P.O. Box 965015,
Orlando, FL 32896-5015
14846254 +EDI: RMSC.COM Jan 29 2020 08:38:00 SYNCB/Amazon, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
14850414 +EDI: RMSC.COM Jan 29 2020 08:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14846255 +EDI: RMSC.COM Jan 29 2020 08:38:00 Synchrony Bank-Amazon, P.O. Box 960013,
Orlando, FL 32896-0013
14846256 +EDI: CITICORP.COM Jan 29 2020 08:38:00 THD/CBNA, P.O. Box 6497,
Sioux Falls, SD 57117-6497
14846258 +E-mail/Text: bankruptcydepartment@tsico.com Jan 29 2020 04:23:29 Transworld Systems, Inc.,
P.O. Box 15273, Wilmington, DE 19850-5273

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Gary D. Boyn gdbt@warrickandboyn.com, IN02@ecfcbis.com;bshumaker@warrickandboyn.com
Joshua L. Twombly on behalf of Debtor 1 Andre Michael Richard jt@kokomobankruptcylaw.com,
am@kokomobankruptcylaw.com
Mark P. Telloyan on behalf of Debtor 1 Andre Michael Richard MarkTelloyan@juno.com
Nancy J. Gargula USTPRegion10.SO.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Andre Michael Richard	Social Security number or ITIN	xxx-xx-6318
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Indiana			
Case number: 19-31953-hcd			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Andre Michael Richard

1/27/20**By the court:** Harry C. Dees, Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.